

A Descriptive Study of The Occurrence of Co-morbidities Among Pensioners Retired From Rajasthan Government Service

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ABSTRACT

Currently India is in a state of demographic transition and is expected to become the world's most populous nation by 2050. The population of over 60 is expected to rise from the nearly 100 million to over 300 million by 2050 at which time the number of people over 80 years of age are expected to increase proportionately. These numbers have led to India being labelled an aging nation.

With an ever growing number of Indian citizens becoming part of the geriatric population, attention must be focused towards the non-communicable diseases which accompany old age. The new norm among the elderly is known as co-morbidities, within which the geriatric patient suffers from multiple health conditions simultaneously. Due to this, special attention must be given by the government in order to address this growing need of the geriatric population.

This study was conducted at S.M.S Hospital Pharmacy in Jaipur interviewing 185 respondents who retired from any branch of Rajasthan Government services and also had their pension medical diary. The study focused on the current occurrence of co-morbidities among Jaipur's retired persons as well as their satisfaction with the services offered to them and the pensions they received.

The study describes the occurrence of non-communicable diseases / co-morbidities among the pensioners of Jaipur who have retired from Rajasthan government services, along with their satisfaction with the health services they are receiving.

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INTRODUCTION

Background

In India over the past few decades the population has shown rapid and considerable growth due to a demographic transition from high birth and death rates to a decline in birth and death rates. Along with a growth in population an economic boom and urbanization has also occurred, which has led to improvements in the standard of living as well as enhancements in the healthcare delivery of both public and private sectors which has resulted in an overall improved quality of life. These changes have led to an increase in life expectancy in India, which has caused a steady increase in the number of elderly persons in the population. The urbanization of India and increased life expectancy has brought with it the burden of non-communicable diseases to the country. It is estimated that of the population above 70 years of age more than 50% suffer from one or more chronic health conditions.^{1,2,3,4}

Objectives of the study

The Objectives of the study are:

- To understand the occurrence of co-morbidities among the pensioners retired from the government services in Rajasthan and residing in Jaipur.
- To study the hardships faced by pensioners while accessing the free medicine program of the government.
- To investigate the financial burdens associated with medical care.

METHODOLOGY

The study was conducted to understand the occurrence of co-morbidities among the pensioners who have retired from Rajasthan's government services. The study also attempts to express the hardships faced by these individuals while utilizing the free medicine program provided for them by the government. The study was conducted at Swai Man Singh Hospital (S.M.S) pharmacy for pensioners. Using a structured questionnaire consisting of both closed and open ended questions, a sample of 185 elderly retired persons was interviewed. The information from the pensioner's medical diary was also collected and compiled for analysis of data for the present study in district of Jaipur, Rajasthan.

RESULTS

Background characteristics of respondents

This section describes the background characteristics of the respondents. Table 1.1 shows the age group of the respondents who were interviewed for the study. The table shows that the age of the respondents varied between 55 years of age to over 80 years old. A majority of respondents were in the age interval of 60-64, at nearly 33% of all respondents.

The table below shows, that a majority of the respondents are male at nearly 90 percent in comparison to the female respondents (10 percent).

At nearly 89% most respondents belong to the Hindu community of general cast, while only 9% of the respondents were Muslim.

A majority of the respondents were educated with a majority being graduates, having a professional degree or having done post graduation. Nearly 88 per cent of the respondents were married and around 12 per cent were either widows or widowers.

Table 1.1: Characteristics of Respondents	
Percent Distribution of respondents according to their age, gender, religion, cast, educational qualification, marital status N=185	
<u>Age (in years)</u>	
54	1.08
55-59	3.78
60-64	33.51
65-69	22.16
70-74	16.22
75-79	16.76
81 +	6.49
<u>Gender of Respondents</u>	
Male	89.7
Female	10.3
<u>Religion of Respondents</u>	
Hindu	88.65
Muslim	9.19
Christian	0.54
Sikh	1.08
Jain	0.54
<u>Caste</u>	
General	57.84
SC	10.27
ST	5.95
OBC	25.95
<u>Educational Qualification</u>	
No formal schooling	2.70
Primary	17.30
Secondary	17.30
Senior Secondary	11.89
Vocational course	2.16
Graduate	21.62
Post Graduate	14.05
Professional Degree	12.97
<u>Marital Status</u>	
Married	87.57
Widower /widow	12.43

Table 1.2 depicts the status of dependents in the respondents' family. It can be seen from the table that around one third of the respondents have dependents in the family. Whereas, around two-third of the respondents do not have any dependent in the family. From table 1.3 it can be depicted that majority of respondents have their spouse either husband or wife as dependents. Table 1.4 shows the percentage of dependents in the family of respondents who are able to earn. It shows that around two fifth of the dependents are able to earn their livelihoods. Thus it can be inferred that there is another source of income other than pension for few of the respondents.

Table 1.2: Dependents in the Family	
Percent distribution of respondents having dependents in the family	
Have Dependents	N=185 Percentage (%)
Yes	32.97
No	67.03
Total	100.00

Table 1.3: Nature of Dependents in the Family	
Per cent distribution of respondents according to dependents in the family	
Relation of Dependent	Percentage (%) (n=61)
Spouse	72.13
Son	26.23
Daughter	1.64
Total	100.00

Table 1.4: Dependents in the Family who earn	
Percent distribution of respondents according to dependents in the family who are able to earn	
Dependent who are able to earn	Percentage (%) (n=61)
Yes	41.93
No	58.06
Total	100.00

Table 1.5: Monthly pension of respondents	
Percent distribution of respondents according to the pension received after retirement	
Pension (in Rs.)	N=185 Percentage (%)
2000-12000	30.27
12000-22000	44.32
22000-32000	22.70
32000-42000	2.70
Total	100.00

Table 1.5 depicts the percent distribution of the respondents as per the pension drawn by them from their respective organization/job departments. It can be seen that a majority of respondents fall under the range of receiving pension from 12,000 Rs to 22,000 Rs. It can be inferred that the respondents' personal income is not very high but also not very low. The next table, table no. 1.6 depicts the views of the respondents on whether the pension received by them is enough to meet their needs. It can be seen from the table

that around 88 per cent of the respondents were of the view that the pension received by them is enough to meet their needs. It can be determined that the respondents are satisfied with the government pension system and are satisfied with the amount they receive.

Table 1.6: Pension meeting the needs

Per cent distribution of respondents according to the pension meeting their needs	
Is pension enough to meet needs	Percentage (%)
Yes	87.57
No	12.43
Total	100.00

Table 1.7: Reason for dissatisfaction from pension

Per cent distribution of respondents as per their dissatisfaction from pension received	
Dissatisfaction due to medical expenses	n=23 Percentage (%)
Yes	47.83
No	52.17
Total	100.00

Respondents who were not satisfied with the pension they receive or who were of the view that the pension they receive is not enough to meet their needs were asked the reason for their dissatisfaction. Around half of the dissatisfied respondents were of the view that medical expenses in old age are on a rise. Due to excessive medical expenses, the pension received by them is not enough to meet their needs as much of the amount is spent on medical expenses.

Table 1.8: Respondents having pensioner card and benefits

Percent distribution of respondents as per availability of pensioner's card	
Respondents who have pensioner's card (N=185)	100.00
Per cent Distribution of respondents according to benefits received from Pensioner's card (N=185, multiple responses)	
Medicines	100.00
Health Check ups	62.70

Table 1.8 portrays that all the interviewed respondents had pensioner's card. It also shows that when respondents were asked for the benefits they avail from the pensioner's

card most of respondents were of the same view. It was observed that all the respondents feel that the benefit they avail from the pensioner's card is free availability of medicines. As the respondents were elderly, much co-morbidity might line up along with other issues or problems. Medicines are the most common thing required by all. Around three fifth of the respondents were also of the view that the benefit of free health check-ups can also be availed with the pensioner's card.

Care Seeking

This section explains the respondents responses about the hardships faced by pensioners while accessing the free medicine program offered to them by the government. This section covers the medical program and pensioner's card benefits availed by the population.

Table 2.1 shows the purpose of respondents visit to the government hospital, S.M.S. at Jaipur. Over 90% of the respondents visit S.M.S. hospital Jaipur to avail the medication program in order to attain medicines for themselves. Around one-fifth of the respondents visit S.M.S to get medications for their spouse. It was also observed from the data that most of the respondents have to travel around 10 kilometres to reach S.M.S.

Table 2.1: Purpose of visit to government hospital	
Per cent distribution of respondents as per their purpose of visit to S.M.S. hospital	
Purpose of visit to S.M.S. Hospital	Percentage (%)
For getting self-medicines	91.90
For getting spouse's medicines	21.10
Table 2.2: Frequency of visit to government hospital	
Per cent distribution of respondents as per their frequency of visits to S.M.S. hospital	
Frequency of visits to S.M.S. Hospital	Percentage (%)
Weekly	10.81
Bi weekly	2.70
Monthly	77.30
Quarterly	5.41
Yearly	3.78
Total	100.00

Table 2.2 shows the frequency of visits of respondents to SMS hospital. As per the table 2.2, it can be seen that around three-fourth of the respondents visit the hospital once in a month. Around one-tenth of the respondents have to visit the hospital weekly.

Table 2.3: Receiving of Free medicines on pensioner's card	
Percent distribution of respondents according to receiving of free medicines on pensioner's card	
Receive medicines free of cost in S.M.S. Hospital on Pensioner's card	Percentage (%)
Yes	98.92
No	1.08
Total	100.00
Table 2.4: Frequency of Receiving free medicines on pensioner's card	
Per cent distribution of respondents according to frequency of receiving free medicines on pensioner's card	
Frequency of receiving medicines free of cost in S.M.S. Hospital on Pensioner's card	Percentage (%)
Always	83.24
Sometimes	16.76
Total	100.00
Table 2.5: Borrowing money to buy medicines	
Per cent distribution of respondents as per borrowing money to buy medicines	
Borrow money to purchase medicines	Percentage (%)
Yes	6.49
No	93.51
Total	100.00

From table 2.3 which depicts the percentage of population who receive free medicines on their pensioner's card from SMS hospital, it can be seen that almost all the respondents, around 99 per-cent accept that medicines are received free of cost through the pensioner's card. Table 2.4 depicts the frequency at which the medicines are dispensed through pensioner's card. Around 83% of the respondents always receive medicines free of cost through their pensioner's card. Whereas around 17% of the respondents claim to receive free medicines through their pensioners cards only some of the times.

Table 2.5 shows the need to borrow money to purchase medicines in lieu of getting medicines free of cost through the pensioner's card. It can be seen from the table that more than 90 per cent of the respondents do not need to borrow money for purchasing medicines other than getting free of cost from pensioner's card. It can be inferred from that medicines which respondents get free of cost from the government's free medicines

program are sufficient for them or their pension is enough to avail their medical costs.

Around six per cent respondents feel the need to borrow money for medical purposes.

Treatment Management

This section discusses the treatment management, associated with medical care the offered to cover pensioners by the government.

Table 3.1 shows the percentage of the tobacco use among the respondents. The table showed that around 91% of the respondents didn't use tobacco nor consume alcohol. Only 4.86% of the respondents claimed to be smokers while 3.78% used tobacco in through other methods.

Table 3.1: Involvement in smoking, consuming alcohol or tobacco	
Percent distribution of respondents use of tobacco	
Tobacco Use	Percentage (%)
Smoking	4.86
Use Tobacco	3.78
None	91.35
Total	100.00

Table 3.2 depicts the health issues or problems respondents suffer from. It can be seen from the table that majority of the respondents suffer from heart disease. Around two-fifth of the respondents have heart problem. On the same note, around two-fifth of the respondents also have suffer from high blood pressure. It can be added to the fact that these two problems of heart disease and high blood pressure are most prevalent among the elderly population. Another major health issue discovered among the respondents is Diabetes. More than one-third of the respondents claimed to suffer from diabetes. Other health problems of significance were cataracts / vision problem, joint pain, gastric problems etc and urinary disease.

Table 3.2: Health problems of Respondents

Per cent distribution of respondents as per health problems they suffer from	
Health problems (multiple responses)	N=185 Percentage (%)
Diabetes	38.4
Physical Disability	4.3
High BP	41.1
Heart Disease	43.2
Lung Disease	0.5
Liver Disease	0.5
Kidney Disease	2.2
Mental Disorder	0.5
Cancer	3.2
Gastric Disease	4.3
Deafness	3.2
Cataracts/vision problem	13.0
Dental Problems	1.1
Joint Pain	27.0
Protest	7.6
High Cholesterol	1.1
Infectious Disease	1.1
Urinary Disease	3.8
Other	23.8

Figure 3.1 shows the health issues comparison based on the sex of the respondents, it was seen that the health issues in females were more towards a combination of diabetes, heart disease, high BP and physical disability. Whereas in male respondents, a wide range of morbidities were seen. In females, Diabetes was found as the major health issue. Around 60 per cent of female respondents suffer from diabetes and around 16 per cent suffer from high BP. whereas, in male respondents, the percentage was divided in a wide variety of morbidities. Around 38 per cent of the male respondents suffered from diabetes and around one-fifth of the male respondents suffered from heart disease and around one-fifth suffered from high BP.

Figure 3.1: Comparison of Health Problems (Male vs. Female)

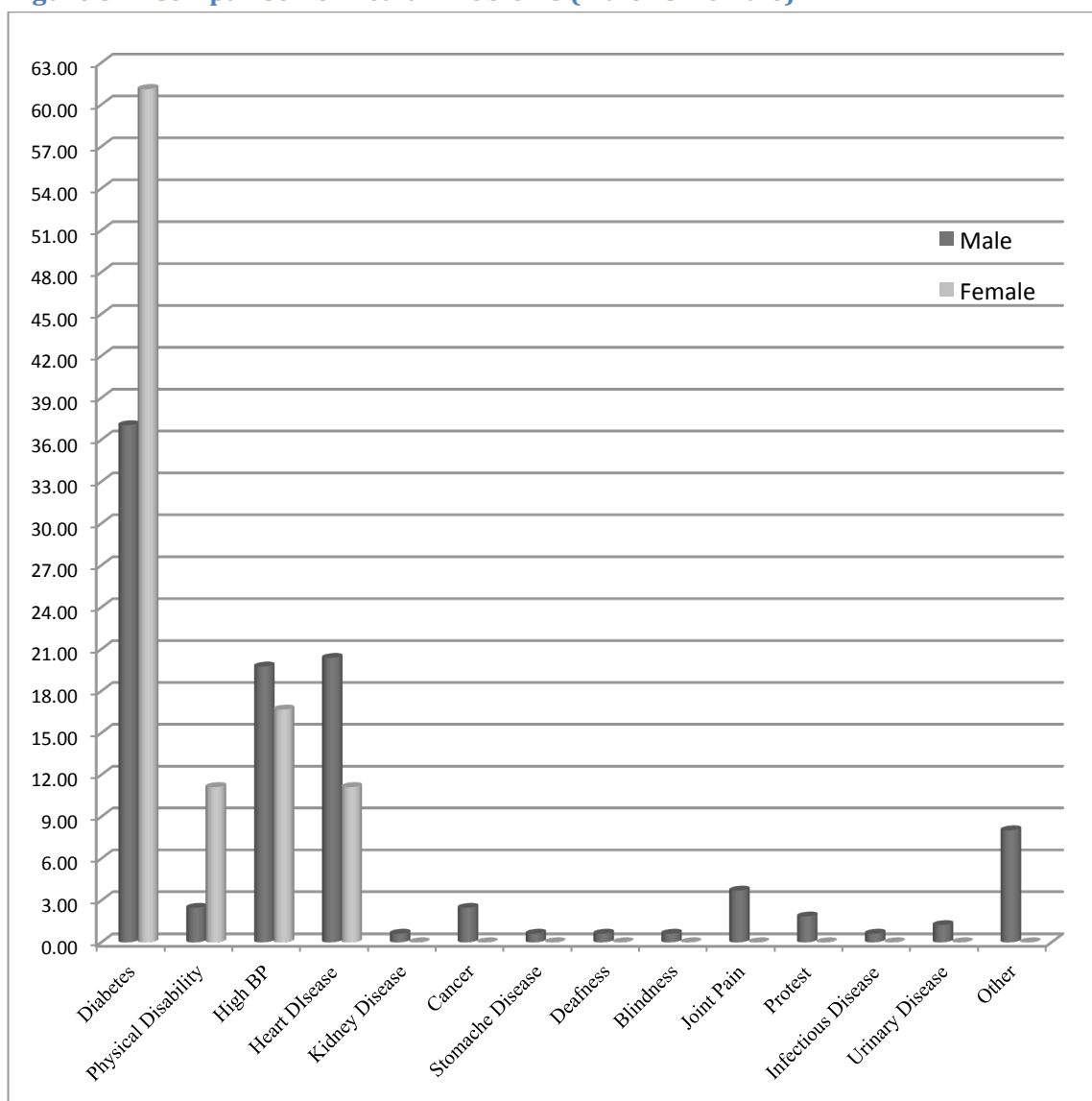


Table 3.3 shows the health problems according to the age groups. It shows that some of the diseases are more evident in one age group than others. It can be seen that a majority of diseases are evident between the age groups of 61-70 years of age. These are the age groups where most health issues are prominent.

Table 3.3: Health problems of Respondents according to their age group									
Per cent distribution of respondents according to health problems they suffer from as per their age group									
Health Problems	Count	Upto 55	56-60	61-65	66-70	71-75	76-80	above 80	Total
Diabetes	71	1.41	5.63	33.80	26.76	7.04	16.90	8.45	100.00
Heart Disease	35	2.86	0.00	31.43	22.86	14.29	17.14	11.43	100.00
High BP	35	0.00	0.00	28.57	14.29	31.43	20.00	5.71	100.00
Prostate	33	0.00	0.00	0.00	66.67	0.00	33.33	0.00	100.00
Physical Disability	6	0.00	0.00	33.33	0.00	33.33	33.33	0.00	100.00
Kidney Disease	1	0.00	0.00	0.00	0.00	100.00	0.00	0.00	100.00
Cancer	4	0.00	25.00	50.00	25.00	0.00	0.00	0.00	100.00
Stomach Disease	1	0.00	0.00	0.00	0.00	0.00	100.00	0.00	100.00
Deafness	1	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Blindness	1	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Joint Pain	6	0.00	0.00	33.33	16.67	33.33	16.67	0.00	100.00
Infectious Disease	1	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Urinary Disease	2	0.00	0.00	0.00	50.00	0.00	50.00	0.00	100.00
Other	13	0.00	7.69	46.15	15.38	30.77	0.00	0.00	100.00
Total	185	1.11	3.33	33.33	21.67	16.67	17.22	6.67	100.00

Table 3.4 depicts the status of respondents' hospitalization since their retirement from their respective jobs. It can be seen that more than half of the respondents have not been hospitalized since retirement from their respective jobs. It also shows that less than half of the respondents were hospitalized ever after retirement from the job. It can be added to the fact that the respondents did not get an even opportunity to use pensioner's card for hospitalization. Out of those who were hospitalized (84), more than one-fifth were hospitalized due to heart problems. Other reasons were eye operation, due to an accident, due to a fracture or joint pain.

Table 3.4: Hospitalization after retirement	
Per cent distribution of respondents as per hospitalization after retirement from their job	
Have hospitalized after retirement	N=185 Percentage (%)
Yes	45.41
No	54.59
Total	100.00

Table 3.5 shows the duration of stay in the hospital of those respondents who were hospitalized after retirement for any reason.

Table 3.5:Duration of hospitalization after retirement	
Per cent distribution of respondents as per their duration of hospitalization after retirement from their job	
Duration of hospitalization after retirement	n=84 Percentage (%)
Up to 10 Days	79.76
11-20 Days	14.29
21-30 Days	5.95
Total	100.00

Table 3.6:Place of hospitalization after retirement	
Per cent distribution of respondents as per their place of hospitalization after retirement from their job	
Place of hospitalization after retirement	n=84 Percentage (%)
SMS Hospital	59.52
Other Government Hospital	4.76
Private Hospital	35.71
Total	100.00

From table 3.5, it can be seen that the highest duration of hospitalization of respondents after retiring from government services, for any reason, is up to 10 days. Out of the respondents who had been hospitalized ever after retirement, around four-fifth stated their duration of stay at hospital as maximum for ten days. Only five per cent of the respondents who had been hospitalized after retirement had their stay for one month.

Table 3.6 shows the place of hospitalization of respondents who had been hospitalized ever after retirement. From the table it can be stated that around three-fifth of the respondents were hospitalized at SMS hospital. Around 35 per cent of the respondents were hospitalized in private hospitals. It can be inferred that around three-fifth of the respondents availed the benefits from pensioner's card for hospitalization.

Table 3.7: Pensioner's card and hospitalization	
Per cent distribution of respondents as per their hospitalization after retirement from their job and use of pensioner's card	
Was the pensioner's card useful during hospitalization	n=84 Percentage (%)
Yes	66.67
No	33.33
Total	100.00

From the table 3.7 it can be seen that from the respondents who had been hospitalized ever after retirement, around two-third were of the view that the pensioner's card was helpful for them during their hospitalization. Whereas, one third felt that the pensioner's card did not help them during hospitalization.

Table 3.8 depicts the opinion of respondents about the free medicine program being offered by the government. The table shows that more than 95 per cent of the respondents were of the view that the medicine program offered by the government is successful in meeting their medicine requirement. A very few respondents feel that their medicine needs are not met with the free medicine program offered by government.

Table 3.8:Medicine program	
Percent distribution of respondents as per their opinion regarding medicine program	
Medicine program completing the medicine requirement	N=185 Percentage (%)
Yes	95.14
No	4.86
Total	100.00

Table 3.9:Medicine lasts until next refill	
Per cent distribution of respondents as per their opinion regarding medicines lasts until next refill at SMS pharmacy	
Medicines lasts before next schedules refill at SMS Pharmacy	N=185 Percentage (%)
Yes	95.68
No	4.32
Total	100.00

Table 3.9 talks about medicines offered in medicine program. It shows the respondents' view on medicines if lasts until next refill from the SMS pharmacy. It can be seen for the table that more than 95 per cent respondents feel that the medicine received by medicine program last until the next refill at the pharmacy. It clearly shows that respondents were satisfied with the medicine program offered by the government. They get enough medicines from the medicine program which last till the next refill. It can be determined that it is difficult to discover the existence of financial burdens associated with medical care despite the offering of medical program by government to cover pensioners. The respondents also listed some of the medicines which are listed in the pensioner's card. It includes Ecospirin, Cetrizine, Cardiovas, drozine, etc.

Respondents were asked about their opinion for where do they spent money on the health services. Table 3.10 depicts the results for the same. From the table it can be seen that around half of the respondents feel that they spend money for travelling to avail health care services. More than one-tenth of the respondents feel that they spend money on laboratory tests and medicines.

Table 3.10: Out of pocket expenditure on health care services	
Per cent distribution of respondents as per their opinion regarding where do they spend money for health care services	
Healthcare Expenditure	Percentage (%)
<i>Lab Test</i>	11.35
<i>Medicines</i>	11.89
<i>Doctor's consultation fees</i>	8.65
<i>Hospital Stay</i>	7.57
<i>Travelling to avail Health services</i>	50.81
<i>None</i>	9.73
Total	100.00

The respondents were asked whether the pensioner's card helped them with their health care. Table 3.11 shows the view of respondents. From the table, it can be seen that majority of respondents, around 98 per cent, were of the view that pensioner's card has

always helped them for their health care services. Only two per cent of the respondents were of the view that pensioner's card was sometimes helpful for seeking health care services. It has to be noted that none of the respondent felt that pensioner's card did not help them for seeking health services.

Table 3.11: Usefulness of the Pensioner card for health care services	
Per cent distribution of respondents as per their opinion regarding pensioner's card as helpful for health care services	
Post retirement, pensioner's card helpful for health care services	N=185 Percentage (%)
Yes Always	97.84
Yes sometimes	2.16
Total	100.00

Table 3.12: Problems faced while using pensioner's card for health care services	
Per cent distribution of respondents as per their opinion regarding problems faced during usage of pensioner's card for seeking health care services	
Problems faced	N=185 Percentage (%)
All medicines are not available	10.81
Less budget in the card	1.08
Medicines must be made available for 6 months	1.62
Medicines not upto the mark	0.54
N.O.C problems	7.57
Long waiting Times at the pharmacy to avail medicines	49.19
No problems faced	29.19

When asked for the problems faced when using pensioner's card for health care services, respondents gave a wide range of responses. Table 3.12 talks about the problems being faced by the respondents while using the pensioner's card for health care services. From the table we seen that around half of the respondents feel that they have to wait for a long time for seeking prescription refills using pensioner's card. Respondents stated that they have to stand in a long queue for getting medicines. They have to wait for hours to refill the medicines. Some people, around one-tenth were of the view that not all medicines they require available through the pensioner's card. Around thirty per cent of the respondents feel that they do not face any problem while

using pensioner's card for health services, which again makes doubtful the existence of financial burdens, associated with medical care on elderly persons.

CONCLUSION

From the data we can conclude that a majority of the respondents of Jaipur suffer from the occurrence of multiple morbidities, which may be attributed to the increased life expectancy within India, as well as the other factors involved in the demographic shift currently occurring within India as discussed above, signalling a shift in the burden of disease within Jaipur. The common occurrence of co-morbidities among the elderly makes the assessment and identification of co-morbidities much more important than ever before in order to improve patient treatment outcomes and also to continually improve the overall quality of life. The occurrence of co-morbidities among the elderly must now be considered a norm and all physicians must be trained to expect the simultaneous occurrence of these conditions within the population. The availability of free medicines and healthcare for pensioners along with the willingness of the respondents to avail the offered service, even when faced with certain hardships, demonstrates that the Rajasthan government has done well to prevent pensioners from incurring out-of-pocket expenses towards healthcare, helping to improve their quality of life even further, by improving their financial independence during old age. Showing a government that is socially and economically responsible towards the welfare of its geriatric population as India moves towards becoming a nation of aged people.

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Supplementary

Instrumentation

Consent Form

Namaste! I am Rahul Pathak an MPH student from the Indian Institute of Health Management Research (IIHMR), Jaipur.

Purpose of the research: This study aims to understand the occurrence of current co-morbidities among pensioners retired from the government of Rajasthan as well as the hardships faced by people like yourself in utilizing the services provided to you through the government. It will help me understand the current realities of pensioners in utilizing the services provided by the government.

Why selected: You are invited to participate because you are a pensioner retired from the government of Rajasthan.

Procedure: You are being invited to take part in this questionnaire because I am interested in learning about your situation and opinions towards the government services provided to you.

If you agree to participate, you will be asked questions from the prepared questionnaire and you will be asked to share your views on certain topics, for example, which problems you have faced while utilizing the services provided to you. You will also be asked to share some basic demographic data with us, as well as the amount of pension you receive, and information that will help us better understand the medical financial burdens that you face.

Risk and Benefits: It is possible that you may feel uncomfortable talking about some of the topics. However, we do not wish for this to happen. Adequate care has been taken to frame and sequence the questions in a manner that is sensitive to the pensioners. Additionally, you do not have to answer any questions that you feel are too personal, if talking about them makes you feel uncomfortable, or if you are unsure about the nature of the information you are going to share. I would greatly appreciate your honest responses, because they will be useful in providing an accurate picture of the current situation of people such as yourself.

Right to Refuse or Withdraw: You do not have to take part in this research if you do not wish to do so, and choosing not to participate will not affect your situation in any way.

Privacy, confidentiality and anonymity: I will not be sharing information about you or your responses with anyone. The information that I collect from this survey will be kept private and securely protected. Your information will not serve any other purposes than to provide an accurate current situation of the retired pensioners of Rajasthan government services. Your identity will not be disclosed in the final report because all the data will be presented after compilation. All information obtained from you will be confidential and only I will access it. Information will be compiled and results will be shared for the group as a whole. Therefore, nobody will ever come to know your identity.

Whom to Contact: If you have any questions, you can ask me now. If you wish to ask questions later, you may contact

Dr. Rahul Pathak, IIHMR, Jaipur
Mobile No- 7568603555
e-mail –rahul426@gmail.com

Contact slip will be handed over to the respondent.

May I speak to you?

Yes

NNO

☐
☐

Questionnaire

नमस्ते !

मेरा नाम डॉक्टर राहुल पाठक है। मैं आई.आई.एच.एम.आर. विश्वविद्यालय जयपुर से हूँ। यह वृद्धजनों के लिए सरकारी सेवाओं और वृद्धजनों की वास्तविक जरूरतों के बीच फासलें का पता लगाने के लिए शोध किया जा रहा है।

इस शोध में आपकी भागीदारी अत्यन्त महत्वपूर्ण रहेगी। मैं आपसे, आपकी पृष्ठभूमि एवं आपके स्वास्थ्य सम्बन्धी हाल जरूरतों के बारे में कुछ प्रश्न करना चाहता हूँ। सर्वे पूरा होने में 20 मिनट का समय लगेगा। यदि आप भाग लेना चाहेंगे तो मैं आपको आपके अधिकार सूचित करना चाहूँगा। इस शोध में आपकी भागीदारी स्वैच्छिक है। आप किसी भी प्रश्न का उत्तर देने से एवं किसी भी समय शोध में भाग लेने से मना कर सकते हैं। आप शोध के किसी भी पहलू के बारे में सूचना प्राप्त कर सकते हैं।

फिर भी हम आशा करते हैं कि आप भाग लें क्योंकि इस शोध में आपकी भागीदारी अत्यन्त महत्वपूर्ण है।

Serial Number क्रमसं ख्य ।						
Date of Interview (dd/mm/yy) मसाक्षात्कार की दिनांक (दिनांक/माह/वर्ष)						
Name of the respondent उत्तरदाता का नाम						
District जिला						
Name of Hospital अस्पताल का नाम						

1	What is your age? आपकी उम्र क्या है ? 27	Age in Completed years आयु पूर्ण वर्षों में	
2	Gender of the respondent उत्तरदाता का लिंग	1.Male पुरुष 2. Female स्त्री	
3	What is your place of Residence? आप कहाँ रहते हैं ?		
4	What is your religion? आपका धर्म क्या है ?	1 हिन्दु 2 मुस्लिम 3 इसाई 4 सिक्ख 5 अन्य(स्पष्ट करें).....	
5	What is your cast? आपकी जाति क्या है ? 1.General 2.SC 3.ST 4.OBC 5.Rather not say	1 सामान्य 2 अनुसूचित जाति 3 अनुसूचित जनजाति 4 अन्य पिछड़ा हुआ 5 बताना नहीं चाहते	
6	What is your education level? आपका शैक्षणिक स्तर क्या है ?	1.No formal schooling 2.Primary 3.Secondary 4.Senior secondary 5.Vocational course 6.Graduate 7.Postgraduate 8.Professional degree 9.Any other (Specify)	1 औपचारिक शिक्षा नहीं है 2 प्राथमिक 3 माध्यमिक 4 उच्च माध्यमिक 5 व्यवसायिक पाठ्यक्रम (वोकेशनल कोर्स) 6 स्नातक 7 स्नातकोत्तर 8 प्रोफेशनल डिग्री 9 अन्य बताएँ(स्पष्ट करें)
7	What is your marital status? आपकी वैवाहिक स्थिति क्या है ?	1.Single 2.Married 3.Widower	1. एकल 2. विवाहित 3. विधवा / विधुर
8	Do you have any dependents? क्या आप पर कोई आश्रित हैं ?	1.Yes / हाँ 2.No / नहीं → skip to question 12 प्रश्न संख्या 12 पर जायें	
9	Number of dependents? आश्रितों की संख्या क्या है ?		
10	Who are they? ये कौन हैं?	1.Spouse/ पति-पत्नी 2.Son / बेटा 3.Daughter / बेटी 4.Son in Law/ दामाद 5.Daughter in Law/ बहू 6.Grand Childrenपोते पोतियाँ 7.Others (Specify) अन्य(स्पष्ट करें)	
11	Are your dependents able to earn? क्या आपने आश्रितों को अर्जित करने में सक्षम हैं?	Yesहाँ No नहीं	
12	Family type परिवार का प्रकार	1.Nuclearएकल 2.Joint/extendedसंयुक्त / विस्तृत	
13	Were you working in any organization for salary? क्या आप वेतन के लिए किसी भी संस्था में काम करते थे?	1.Yes, with State Government हाँ, राज्य सरकार के साथ 2.Yes, with Central Government हाँ, केन्द्रीय सरकार के साथ 3.Yes, with NGO हाँ, एनजीओ के साथ 4. Other (Specify अन्य स्पष्ट करें).....	
14	When did you retire? आप सेवानिवृत्त कब हुए?		
15	What government department did you retire from? आप कौनसे सरकारी विभाग से सेवानिवृत्त हुए थे ?		
16	Retired From which government post? आप सरकार से कौनसे पद से सेवानिवृत्त हुए?		

17	Do you receive a pension? क्या आप पेंशन प्राप्त करते हैं?	1. Yes हाँ 2. No नहीं	
18	How much is your monthly Pension ? आपकी माह की पेंशन कितनी है?	Rs.रूपये _____	
19	Is your pension enough to meet your needs? आपको जो पेंशन मिलती है उससे आपकी आवश्यकता पूरी हो जाती है?	1. Yes हाँ → Skip to Q.21 2. No नहीं	
20	Is this due to medical expenses? क्या ये चिकित्सा खर्च का कारण है?	1.Yes हाँ 2 No नहीं	
21	Are you working after having retired? आप सेवानिवृत्त होने के बाद भी काम कर रहे हैं?	1.Yes हाँ 2 No नहीं	
22	Do you have Pensioner's card? (Ask for the card) क्या आपके पास पेंशन कार्ड है (कार्ड के लिये पूछें)	1. Yes हाँ 2. No नहीं---END Interview साक्षात्कार समाप्त करें	
23	What are the benefits that do you receive through the pensioner card? आपको पेंशन कार्ड से क्या-2 लाभ मिलते हैं ?	1. 2. 3. 4. 5.	
CARE SEEKINGसेवाएँ/देखभाल लेने के लिए			
24	What is the purpose of your visit to SMS hospital (Multiple responses possible) आपका सवाई मानसिंह अस्पताल में आने का क्या कारण था? (बहुउत्तर संभव है)	A. For Self Medicines स्वयं की दवाईयाँ लेने के लिए B. For Spouse's Medicines पति/पत्नी के दवाईयाँ के लिए C. For Treatment of self स्वयं के इलाज के लिए D. For Treatment of Spouse पति/पत्नी के इलाज के लिए E. Other (Specify) अन्य (स्पष्ट करें) _____	
25	How far do you have to travel to reach here (SMS hospital) आपको सवाई मानसिंह अस्पताल आने के लिए कितनी दूरी तय करनी पड़ती है?		
26	How often do you visit SMS hospital for the purpose you mentioned above? आपको सवाई मानसिंह अस्पताल कितनी बार आना पड़ता है ?	1.Weekly साप्ताहिक 2.Biweekly सप्ताह में दो बार 3.Monthly मासिक 4.Quarterly त्रैमासिक 5.Other (Specify) अन्य(स्पष्ट करें) _____	
27	Do you receive medicines free of cost in SMS hospital on Pensioner's Card? क्या आप पेंशन कार्ड से मुफ्त में अस्पताल से दवाईयाँ प्राप्त करते हैं?	1.Yes हाँ 2 No नहीं	
28	How often do you receive free medicines through the pensioner's card? आप पेंशन कार्ड से दवाईयाँ मुफ्त में कितनी बार प्राप्त कर सकते हैं?	1.Always हमेशा 2.Sometimes कभी-कभी 3.Not at all बिल्कुल नहीं	
29	Do you borrow money to purchase medicines? क्या आप दवाईयाँ खरीदने के लिए पैसा उधार लेते हैं?	1.Yes हाँ 2 No नहीं	
Treatment Management उपचार प्रबंधन			
30	Do you smoke or drink Alcohol or use tobacco क्या आप धूम्रपान/शराब/तम्बाकू का सेवन करते हैं?	1. Smoking धूम्रपान 2. Alcohol Consumption मदिरापान 3. Use Tobacco/Gutkatतम्बाकू 4. All three उपरोक्त सभी 5. None कुछ नहीं	

31	What major health problem / problems do you suffer from? आप किन बड़ी स्वास्थ्य समस्या/समस्याओं से ग्रसित हैं।	1. डाईबिटिज 2. टी.बी 3. शारीरिक विकलांगता (लकवा) 4. उच्च रक्तचाप 5. हृदय रोग 6. फेफड़ों का रोग 7. लीवर का रोग 8. गुर्दे का रोग 9. मनो रोग 10. कैंसर 11. उदर रोग 12. ब्लैडर इन्फेक्शन 14. श्रवण विकार/बहरापन 15. नेत्र विकार/अंधता 16. दन्त रोग 17. गठियां (जोड़ों में दर्द) 18. प्रोस्टेट 19. उच्च कोलेस्ट्रॉल 20. संक्रमणीय रोग 21. मूत्र रोग 22. अन्य (कृपया बताये)	31(a) कितने समय से	31(b) स्वास्थ्य समस्या का निदान कब ?
32	Have you been hospitalized since retiring from your job? सेवानिवृत्ति के बाद से अब तक क्या आप कभी अस्पताल में भर्ती हुए हैं?	1. Yesहाँ 2. No नहीं→ skip to Q 37 medicine programme प्रश्न संख्या 43 पर जायें		
33	For what health condition were you hospitalized? आप अपनी किस स्वास्थ्य समस्या के लिए अस्पताल में भर्ती हुये थे?			
34	For how long were you hospitalized? आप कितने समय के लिए अस्पताल में भर्ती रहे?	Days_____ (हाल ही में भर्ती)		
35	Where were you Hospitalized? आप कौनसे अस्पताल में भर्ती हुए थे?	1.SMS Hospital सवाई मानसिंह अस्पताल में 2.Other Government Hospital अन्य सरकारी अस्पताल में 3.Private Hospital/Nursing Home निजी अस्पताल/नर्सिंग होम में 4.Other (Specify) अन्य (स्पष्ट करें)		
36	Was the pensioner's card helpful during your hospitalization? क्या पेंशन कार्ड अस्पताल में भर्ती के दौरान उपयोगी था?	1.Yes हाँ 2 No नहीं		
37	Does the medicine program fulfill your Medicine requirements? क्या चिकित्सा कार्यक्रम आपकी दवाओं की आवश्यकताओं को पूरा करता है?	1.Yes हाँ 2 No नहीं		
38	Do these medicines last until the next medicine refill at the S.M.S pharmacy? जो दवाई जितने समय के लिये मिलती है, क्या वह उतने समय के लिये पर्याप्त है?	1.Yes हाँskip→ question to 39 B 2 No नहीं		

39A	Which medicines do you spend money on? कौनसी दवाई पर पैसा खर्च करना पड़ता है?	39B: List all medications on pensioners card: पेंशनर्स कार्ड पर सभी दवाईयों की सूची
40	In your experience, Where do you spend money on health care services? आपके अनुसार, किन स्वास्थ्य सम्बन्धी सेवाओं के लिये पैसा खर्च करना पड़ता है?	1.Lab Testलैब जाँच 2.Medicinesदवाईयों 3.Doctor's Consultation feesचिकित्सक परामर्श फीस 4.Hospital Stay (In-patient Care)अस्पताल में रहने के लिए (रोगी की देखभाल) 5.Travelling to receive Health careस्वास्थ्य देखभाल के लिए की गई यात्रा 6.Other (Specify) अन्य (स्पष्ट करें)
41	Did you ever borrow money for Health care purposes (Lab Test, Medicines, Hospital Stay,) since your Retirement? क्या आप कभी भी सेवानिवृत्त के बाद स्वास्थ्य देखभाल (लैब जाँच, दवाईयों, अस्पताल में रहने) के लिए पैसे उधार लिये?	1.Yes हाँ 2 No नहीं → skip to question 43 तो प्रश्न संख्या 43 पर जायें
42	If Yes, For What? यदि हाँ, तो कितना?	
43	Since you retired has the pensioner's card helped with your health care? क्या आपने सेवानिवृत्त के बाद पेंशनर कार्ड से अपने स्वास्थ्य की देखभाल की मदद ली है?	1.Yes, Always हाँ, सदैव 2. Yes, Sometimes हाँ, कभी-कभी 3.Not at all कभी नहीं
44	What problem(s) have you faced when using the Pensioner's Card for Health care purpose? क्या आपको स्वास्थ्य की देखभाल के प्रयोजन के लिए पेंशनभोगी कार्ड का उपयोग करते समय आपको किसी समस्याओं का सामना करना पड़ा?	

APPENDIX

ERB Approval



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Institutional Review Board

IORG #: IORG0007355

Ethical Declaration Format

1	Serial No. of Institutional Committee for Ethics and Review of Health Management Research office		2015	02
1	Project Title	A Descriptive Study Of The Occurrence Of Co-morbidities Among Pensioners Who Retired From Rajasthan Government Service A Study Based On Pension Medical Diary, Jaipur		
2	Name of Faculty In-charge/ Project Coordinator		Dr Rahul Pathak	
3	Date of Submission to the Committee		2	4
4	Date of Submission to the Agency		0	0
5	Review Category of the Proposal		0	0
	Expedited Review		✓	
	Full review			
6	Date of Review		2	4
7	Reviewer's Name		0	3
8	Reviewer's Feedback (Please tick the following, if you are satisfied)		1	5
8.1	Respect for person		✓	
8.2	Fair subject selection		✓	
8.3	Informed consent		✓	
8.4	Maintaining privacy		✓	
8.5	Maintaining confidentiality		✓	
9	Final Comment			
	Approved without suggestions		✓	
	Approved with suggestions			
	Sent back for revision and re-submission			
	Not approved			
10	Signature of the reviewer/ member			